

Information to identify the case:

Debtor 1:	Diane M. Borreggine	Social Security number or ITIN:	xxx-xx-4027
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	7 5/27/25
Case number:	25-21369-CMB		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Diane M. Borreggine	
2. All other names used in the last 8 years		
3. Address	715 Burbridge St. McKeesport, PA 15133	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Diane M. Borreggine**

Case number **25-21369-CMB**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 7/7/25</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>August 18, 2025 at 01:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 714 725 9189, and Passcode 1961058710, call 1-828-998-0367</p> <p>For additional information, go to: https://www.justice.gov/ust/moc</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 10/17/25</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Diane M. Borreggine
Debtor

Case No. 25-21369-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 07, 2025

User: auto
Form ID: 309A

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:

Recip ID	Recipient Name and Address
db	+ Diane M. Borreggine, 715 Burbridge St., McKeesport, PA 15133-3203
aty	+ Matthew Fissel, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16554403	Allstate Fire Casualty Insurance Company, PO Box 2874, Clinton, IA 52733-2874
16538525	+ J. Daniel Schopf, c/o Jason Johns, Esq., 429 Fourth Ave (Suite 602), Pittsburgh, PA 15219-1503
16538534	+ Schopf J Daniel, 508 Arbor Lane, Pittsburgh, PA 15236-4129

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Jul 08 2025 02:46:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	+ Email/Text: ebnjts@grblaw.com	Jul 08 2025 02:46:00	Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	Email/Text: julie.steidl@steidl-steinberg.com	Jul 08 2025 02:46:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ EDI: BRCCRAWFORD.COM	Jul 08 2025 06:42:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Jul 08 2025 06:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 08 2025 06:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Jul 08 2025 02:46:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	EDI: ATLASACQU	Jul 08 2025 06:42:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jul 08 2025 02:46:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 08 2025 02:46:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16544144	EDI: ATLASACQU	Jul 08 2025 06:42:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
16538511	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 08 2025 02:55:13	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jul 07, 2025

Form ID: 309A

Total Noticed: 40

16538505	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 08 2025 02:55:21	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16554404	+ EDI: HFC.COM	Jul 08 2025 06:42:00	Big Lots, P.O. Box 17602, Baltimore, MD 21297-1602
16538519	+ EDI: CAPITALONE.COM	Jul 08 2025 06:42:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
16538517	+ EDI: CAPITALONE.COM	Jul 08 2025 06:42:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16554409	EDI: WFNNB.COM	Jul 08 2025 06:42:00	Comenity Bank/Big Lots, PO Box 659707, San Antonio, TX 78265
16538521	+ EDI: CCS.COM	Jul 08 2025 06:42:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
16538522	+ EDI: CCS.COM	Jul 08 2025 06:42:00	Credit Coll, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
16554413	Email/PDF: creditonebknotifications@resurgent.com	Jul 08 2025 02:55:13	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
16554412	Email/PDF: creditonebknotifications@resurgent.com	Jul 08 2025 02:55:12	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
16538529	EDI: CITICORP	Jul 08 2025 06:42:00	Macy's/ DSNB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
16538523	+ EDI: DISCOVER	Jul 08 2025 06:42:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
16538524	+ EDI: DISCOVER	Jul 08 2025 06:42:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16554416	EDI: IRS.COM	Jul 08 2025 06:42:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
16538526	+ EDI: JPMORGANCHASE	Jul 08 2025 06:42:00	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
16538527	+ EDI: JPMORGANCHASE	Jul 08 2025 06:42:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
16538528	+ EDI: CITICORP	Jul 08 2025 06:42:00	Macy's/ DSNB, Po Box 6789, Sioux Falls, SD 57117-6789
16538531	+ EDI: AGFINANCE.COM	Jul 08 2025 06:42:00	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
16538530	+ EDI: AGFINANCE.COM	Jul 08 2025 06:42:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
16538533	+ Email/PDF: ebnotices@pnmac.com	Jul 08 2025 02:55:21	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16538532	+ Email/PDF: ebnotices@pnmac.com	Jul 08 2025 02:55:14	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
16538535	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jul 08 2025 02:46:00	Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-3946
16538536	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jul 08 2025 02:46:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004
16554429	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 08 2025 02:55:25	The Secretary of Housing & Urban Develop, 451 Seventh St., SW, Washington, DC 20410-0001

TOTAL: 35

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jul 07, 2025

Form ID: 309A

Total Noticed: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
16538512	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16538513	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16538514	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16538515	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16538516	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16554397	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16554398	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16554399	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16554400	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16554401	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16554402	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
16538506	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16538507	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16538508	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16538509	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16538510	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16554391	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16554392	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16554393	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16554394	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16554395	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16554396	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16538520	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
16554407	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
16554408	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
16538518	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16554405	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16554406	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16554410	*+	Credit Coll, Po Box 607, Norwood, MA 02062-0607
16554411	*+	Credit Coll, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
16554421	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, Macy's/ DSNB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
16554414	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
16554415	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16554417	*+	J. Daniel Schopf, c/o Jason Johns, Esq., 429 Fourth Ave (Suite 602), Pittsburgh, PA 15219-1503
16554418	*+	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
16554419	*+	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
16554420	*+	Macy's/ DSNB, Po Box 6789, Sioux Falls, SD 57117-6789
16554423	*+	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
16554422	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
16554425	*+	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16554424	*+	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
16554426	*+	Schopf J Daniel, 508 Arbor Lane, Pittsburgh, PA 15236-4129
16554427	*+	Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-3946
16554428	*+	Sunrise Credit Services, Inc., Attn: Bankruptcy, Po Box 9004, Melville, NY 11747-9004

TOTAL: 1 Undeliverable, 44 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jul 07, 2025

Form ID: 309A

Total Noticed: 40

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

Name	Email Address
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Diane M. Borreggine julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew Fissel	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 6